



Open Enrollment 2008

Department of Defense Nonappropriated Fund Health Benefits Program

Welcome to Open Enrollment

This year's Open Enrollment begins on November 5, 2007 and continues through November 30, 2007. The following provides information about Open Enrollment, a health care update and some important reminders.

If you are currently enrolled and not making changes, no action is required on your part.

If you do not need to make changes to your health plan elections, do nothing and your current elections will carry over into 2008. If there have been any changes to the plans that are available in your location, it will be explained in the enclosed cover letter or your supporting Human Resources Office will let you know.

You must enroll if you are making new elections or changes.

If you want to make new coverage elections or other enrollment changes, you may do so during Open Enrollment. You can make changes, such as enroll eligible dependents, waive coverage or enroll in new coverage. Any elections or changes you make during Open Enrollment will take effect on January 1, 2008.

The Enrollment Process

If you are making new elections or changes, here is the enrollment process you will follow:

- **AAFES:** You will enroll online.
- **Air Force:** You will complete and return the enclosed enrollment form to your local Human Resources Office no later than November 30, 2007.
- **Army:** You will enroll online.
- **CNIC:** You will complete and return the enclosed enrollment form to your local Human Resources Office no later than November 30, 2007.
- **Marine Corps:** You will complete and return the enclosed enrollment form to your local Human Resources Office no later than November 30, 2007.
- **NEXCOM:** You will complete and return the enclosed enrollment form to your local Human Resources Office no later than November 30, 2007.

You will find detailed enrollment instructions in the enclosed cover letter from your employer. Read it and the other enrollment materials carefully and consider whether or not you want to change your current health care elections.

No Plan Changes in 2008

We have some good news – there will be no increases to copays or deductibles in 2008. No changes are needed because the adjustments made in previous years are working to keep our costs under control.

Employee Contributions

There will be a minimal 1.2% increase in employee contributions for the medical plan and no increase for the dental plan.

The New Stand Alone Dental PPO Plan

We are adding a new plan, the Stand Alone Dental PPO Plan. The addition of this plan gives you two options for dental coverage:

- If you are enrolled in medical coverage through your DoD NAF employer, you can enroll in the dental plan that accompanies the medical plan.
- If you are **not** enrolled in medical coverage through your DoD NAF employer, you may elect the Stand Alone Dental PPO Plan.

The Stand Alone Dental PPO Plan allows you to enroll in a separate plan for dental coverage only, without enrolling in your employer-sponsored medical plan. You may want to consider electing the new Stand Alone Dental PPO Plan if, for example, you have medical coverage through your spouse's plan but no dental coverage.



Health Care Update

The most important news this year is that we are making progress in the fight against high health care costs. While our costs are higher than last year, the increase is just 6.4%, much lower than in previous years. This is proof that the spending decisions we all make can have a positive impact on our costs as individuals and as an organization. *We would like to congratulate you and extend our thanks for using your plan benefits wisely and becoming a more informed consumer. As a result, the increase in employee contributions for medical is only 1.2%.*

Consumerism Works!

The steps you take as a consumer make a difference. Here are some reminders of how you can continue to help keep medical costs to a minimum:

- *Use your plan's preventive care services.*

DoD NAF employees and their families are taking better care of themselves – as evidenced by a 12% increase in the use of preventive care services in the past year. Preventive care such as routine exams and cancer screenings can catch problems early, when they are easier and less costly to treat. Your plan provides generous benefits for preventive care: Under Open Choice®, it's covered at 100%, with no copay, when you use network providers. Under Traditional Choice®, it's covered at 100%, with no deductible, when you use any licensed provider. Please use this valuable benefit.

- *Ask for generic drugs when available.*

Over the past year, the use of generic drugs by DoD NAF employees increased by 8%, and the use of brand-name drugs decreased. Generic medications are safe and effective, and they cost significantly less than their brand-name counterparts. You pay a \$10 copay for generics – compared with \$25 for brand-name drugs on the formulary list and \$35 for brand-name, non-formulary drugs. Remember, many well-known brand-name drugs become available as generics after a certain period of time on the market. Here are some of the drugs that became available as generics in 2007:

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| • Ambien | • Lotrel |
| • Coreg | • Norvasc |
| • Imitrex | • Valtrex |
| • Lamisil Oral | • Wellbutrin |

At the end of this year, Flomax and Risperdal will have generic equivalents, and Zyrtec will be available over the counter. If you take any of these medications, ask your doctor if the generic equivalent is appropriate for your condition.

Did you know? The largest cost increases in our health benefits program are in the area of prescription drugs. Increases in medical and dental costs have been modest.

- *Use the home-delivery service for maintenance medications.*
If you or a covered family member takes medication on an ongoing basis, you can save by filling prescriptions through Aetna Rx Home Delivery®. You can order up to a 90-day supply of medication for the cost of a 60-day supply and have it delivered right to your home.
- *Use the hospital emergency room (ER) for emergencies only.*
When you visit the ER for a non-emergency condition, you wait longer, pay more and receive care from people who may not have all the facts about your medical history. Consider visiting an urgent care walk-in center as an alternative to the ER.
- *Visit Aetna network physicians and facilities.*
Aetna negotiates discounts with doctors and medical facilities that participate in the Open Choice PPO network, which results in savings for you and the plan.
- *Visit Aetna Navigator™.*
Aetna Navigator has a wealth of consumer information and tools that can help you make informed decisions and save money. For example, you'll find the cost-of-care tools under the "Take Action on Your Health" tab. These tools give you the estimated average cost of surgical procedures, office visits, diagnostic tests, vaccines, and treating diseases and conditions.

If you haven't registered with Aetna Navigator, do it today. Just go to www.aetnanaavigator.com and look for the "First Time User" box. Complete the information requested, including your name, date of birth and zip code. Under "Subscriber Information", type in your member ID number from your Aetna ID card. Next, you'll be prompted to create a user name and password to use when you log on to your personalized home page. From there, you'll be able to check on claims, print temporary ID cards, look for network providers, get cost information, view your Health History Report and much more.

Take Advantage of Aetna Discount Programs

In your enrollment kit, you'll find a brochure that describes the discounts available to you as an Aetna member. Through Aetna's discount programs, you can save on fitness memberships and equipment, vision care, hearing care, natural products and services, Jenny Craig® weight management programs and other health-related products and services. If you are familiar with these programs, you will notice that the vision and alternative health care programs have new names – Aetna VisionSM Discounts program and Aetna Natural Products and ServicesSM program.

Remember, the deadline to enroll is November 30, 2007

Be sure to read all the materials in your enrollment kit carefully and contact your supporting Human Resources Office if you have questions or need more information.